



SouthEast
Housing Co-operative

Housing Futures

WINTER 2010

INSIDE

Centrelink & SEHC consent forms

Save time and reduce the amount of
paperwork you supply to Centrelink!

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Transfers and Swaps

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Member Contributions

A Member's Story and Gardening
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Also included in this mail out

- Maintenance request forms
- Greener Futures Brochure



HOT NEWS ZONE

We'd like to hear what you have to say

Members may comment on any article using the comments button
at www.sehc.org.au. You can post or fax to 9706 8558 or email
to dale.carroll@sehc.org.au. If you prefer to receive your copy of
Housing Futures by email please let SouthEast know.

Email Contact

If you would like email communications with SEHC, please let us
know your email address.

25 Today!

Celebrating SEHC and the co-op movement on Monday October 4th 2010

SouthEast plans to celebrate the 25th anniversary of the
registration of rental housing co-operatives and you will
have already received an invitation.

The night promises to be fun and live entertainment will be
provided over a two course meal at the Dandenong Club.

A booklet on the history of SouthEast Housing Co-operative
is also being written.

This is not just a night of nostalgia but a chance also to
celebrate diversity, community and a sense of vision and
purpose for the future.

Many tenants and staff have never met and are faceless
voices on the end of the phone. This is a wonderful opportunity
to meet in person and put a name to a face. So come along
and enjoy a great night out.

**SouthEast Housing
Co-operative Ltd**
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Housing futures

IN BRIEF

ANNUAL REVIEW

To ensure SEHC continuously improves, the board is undertaking an Annual Review in September. Using the National Community Housing Standards as a reference, the board will look at what worked well for SEHC over the previous financial year, what did not and how matters can be better performed.

Every quarter the board appraises how the agency has performed. The Annual Review includes this information and compares it to the Strategic Plan.

INTERIM SECRETARY

In June SEHC's secretary, Leander McColl, resigned from the board. Until the Annual General Meeting the board has appointed Monica Francis to fill the position. Monica is also the Policy Director.

ANNUAL GENERAL MEETING

SEHC's Annual General Meeting is at 7.00PM, Monday 15 Oct, 2010 at the Dandenong Club, 1579 Heatherton Rd, Dandenong. Please put it in your diary.

AUDITOR

After having the same auditor since 2000, SEHC tendered out its audit and appointed Bentleys for a three year term. Bentleys www.bentleys.com.au is an established, Australian owned national network of chartered accountancy firms. This means they are a large and robust firm operating in state capitals and major regional centres.

Bentleys final report will be contained in the Annual Report sent to all members.

Subject to audit, SEHC looks likely to have run at a surplus of over \$90,000 for the 2009–10 financial year.

BUSINESS OPPORTUNITIES

SEHC already manages 9 properties for Loddon Mallee Housing Services, an affordable Housing Association. This is set to expand by another 6 in the next few months.

SEHC is also investigating becoming a real estate agent to manage large numbers of affordable housing properties. However, this is a major operation and is being financially modelled and risk assessed.

BOARD ELECTIONS

Members are invited to nominate to be on the SEHC board. Soon you will receive documentation outlining what the procedure is.

MAY GENERAL MEETING

Action

ON 31 MAY THE MEMBERSHIP MET AT THE DANDENONG CLUB WHERE THEY:

- Voted to change the Rule 5 regarding active membership
- Noted they were to receive the updated Strategic Plan at the next General Meeting
- Were briefed on the latest rent review
- Voted to have the tenants of 21 properties being considered for dual occupancy by DHS kept informed
- Asked SEHC to investigate:
 - compensation for loss of garden space, cubby houses, gardens etc
 - whether rents could be reduced as a result of dual occupancy
- Commented on what they thought necessary for aged and disabled residents.

Survey

SEHC ALSO SURVEYED ATTENDEES ABOUT THE MEETINGS EFFECTIVENESS AND OBTAINED THE FOLLOWING RESULTS

Attended: **55**

Probationary: **2**

Independent director attending: **1**

Apologies: **22**

Evaluation response rate (evaluations completed 21/56): **37.5%**

Comments

MEMBERS COMMENTED ON WHAT COULD HAVE BEEN DONE BETTER:

- In past meetings have been argumentative – not this one – maybe why it went so well
- Some members should be more appreciative of what they have (affordable housing)
- Nothing – went well – informative and not to long
- One person at a time speaking
- All good
- Nil – I believe the Board is underappreciated and undervalued by some of the members
- The co-op must always notify members of everything that is happening in mail outs
- Try to keep discussion to the point and not get side tracked
- Don't let people talk too much. (Front row) It is a waste of time
- Nothing
- People talking amongst themselves need to be told to stop
- Well done – good meeting – to the point – not too drawn out
- Thought meeting was well run and issues I was concerned about addressed
- No change, it's cool



QUESTION	YES	DON'T KNOW	NO	COMMENT
Did you receive sufficient notification of the meeting?	21	0	0	–
Was the information understandable and sufficient?	21	0	0	Some people spoke a little quiet and it was hard to hear with other people talking also.
Did you understand what was discussed and determined?	21	0	0	–
Was the meeting run well?	20	0	0	Members were well looked after. Glad to see the meeting was pulled into line regarding too many questions from a particular member.

SEHC BUDGET

for the 2010-11 year

INCOME:

Interest Income	\$20,000
Rents Received	\$1,510,000
Management Fees – LMHS	\$8,000
Other Income	\$3,110
Total Income	\$1,541,110

EXPENDITURE:

ADMINISTRATION

Bank & Loan Charges	\$3,000
Membership Fees	\$1,500
Rent & Office Expenses	\$60,700
Professional Fees	\$41,000
Accounting & Audit Fees	\$8,000
Salaries & On Costs	\$438,500
Total Administration Costs	\$552,700

PROPERTY EXPENSES (SEHC)

Rates, Insurance & Body	\$21,500
Corporate Fees	
Total property Expenses	\$21,500

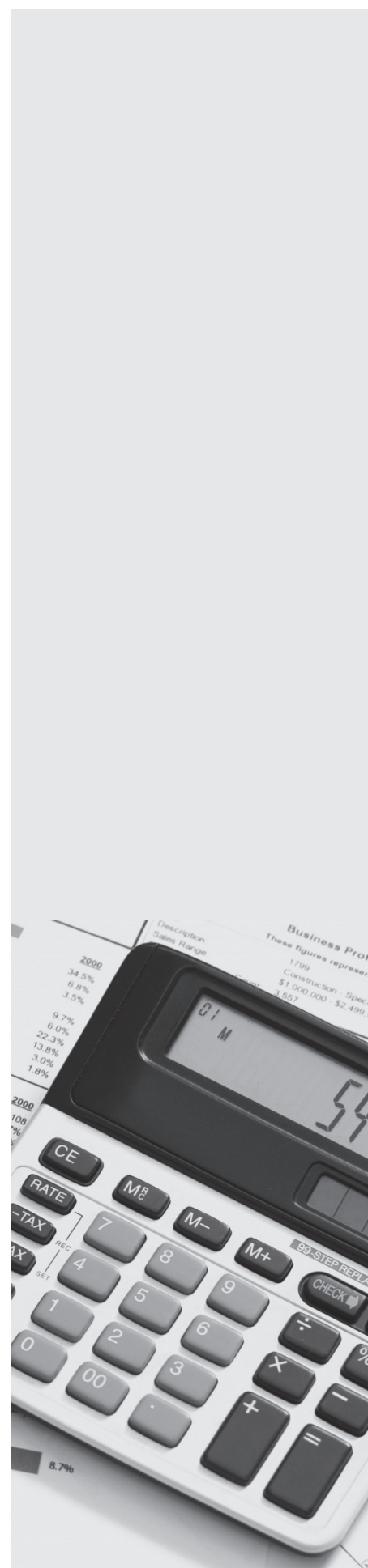
PROGRAM EXPENSES

Property Maintenance	\$286,000
Depreciation	\$57,000
Interest	\$38,000
DHS – Rebate Return	\$309,000
Total Program Expenses	\$690,000

OTHER OPERATING EXPENSES

Directors Fees & Expenses	\$36,000
Members Activities	\$20,000
Staff & Board Training	\$15,000
Motor Vehicle Expenses	\$13,000
Bad Debts	\$1,000
Total Other Operating Expenses	\$85,000

TOTAL EXPENDITURE	\$1,349,200
NETT SURPLUS/(DEFICIT)	\$191,910



HOW CAN I MAKE A DIFFERENCE TO MY CO-OP?

Here are some useful tips on ways you can personally make a difference to benefit yourself and to the co-op in general.

- **LEAVE AND RETIREMENT INFORMATION**

– Members may apply to the Board in writing for temporary or permanent leave from some participation requirements.

- **CHANGE OF CIRCUMSTANCES** – While rent reviews are conducted annually as per lease agreements, tenants are required to advise the SEHC office within 14 days of any changes to household composition including income as they occur and to supply supporting documentation.

- **MAINTENANCE FORM** – One has been included in this mail out. Rather than contact SEHC and be disappointed when told that your busy Property Management Officer (Jim Kokoras) will call you back please use this form to make requests for maintenance.

- **MAINTENANCE AS A RESULT OF**

DAMAGE CAUSED BY PETS – The co-op is not responsible for any maintenance needs caused by pets such as pet doors and scratches on doors. Members who allow pets or whose pets are required to be inside the house are responsible for steam cleaning carpets annually, which may include replacing underlay and sterilizing and sealing floorboards.

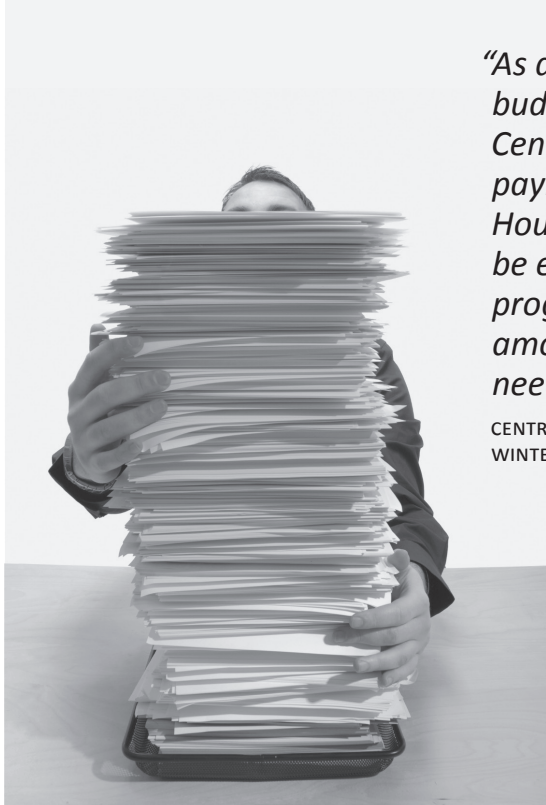
- **PROPERTY DAMAGE** – If a tenant does not ensure that care was taken to avoid damaging the property as defined by the Residential Tenancies Act, the tenant may be found liable for any repair costs and this may have the unfortunate consequence of leading to evictions. It is in the best interest of members that all reasonable steps are taken to avoid property damage and staff are always available to discuss ways to avoid or at least minimise circumstances in which property damage is likely

- **HOUSEKEEPING** – It is the tenant's responsibility for the upkeep of lawns and gardens, disposal of rubbish and garden refuse.

- **MEMBER FEEDBACK** – Members are invited to comment to the SEHC office about the quality of maintenance work performed on the satisfaction survey which includes maintenance and can found on the SEHC web site at www.sehc.org.au or for those who prefer contact the office on: 9706 8005 and ask for a survey to be sent to you.

- **POLICY ON POLICY MAKING** – is a process for Members recommending changes to agency policy. Any member is able to present policy recommendations or amendments in writing to the Policy Director or the Board.

BULK VERIFICATION OF RENT DETAILS INCLUDING COMMONWEALTH RENT ASSISTANCE



“As a result of the 2010 Federal budget, from January 2011 Centrelink customers who are paying rent to Community Housing Organizations may be eligible to participate in a program that will reduce the amount of paperwork they need to supply to Centrelink”.

CENTRELINK NEWS FOR SENIORS
WINTER 2010

Currently it is the responsibility of the tenant to contact Centrelink and apply for Commonwealth Rent Assistance. The tenant is provided with a rent certificate which must be completed and signed by the Tenancy Officer and then returned to Centrelink and after a couple of weeks payment of CRA commences.

To prepare for this, members will soon be asked to provide written consents. You will be giving consent to Centrelink to release housing information including rent and rent income related information to SEHC for you and your household members. You will also be giving consent to SEHC to provide Centrelink with your information.

Centrelink customers will still be required to tell Centrelink and SEHC within 14 days of any changes to their circumstances – examples include – a change of address – stopping or starting sharing accommodation or the number people sharing changes – where permitted taking in a sub tenant, boarder or lodger – becoming partnered or separated from a partner – any income changes – or – children leave their home or return to live with their care providers.

TRANSFERS AND SWAPS

How to avoid under or over use of SEHC affordable housing and reap the rewards

Being member driven, rental co-ops provide better quality services and more affordable long term housing options than other housing providers. If co-ops around the state and metro areas are to remain viable and compete with other housing providers then members must recognise the advantages of better dwelling use. Often as a family grows the dwelling no longer meets the needs of the members family. With the addition of family or household members an additional bedroom may be required or as member's families downsize dwellings may have excess rooms available that may meet the needs of SEHC or other co-ops members.

To maximise affordable housing opportunities for its members, tenants can either transfer or swap properties. This rarely happens meaning that families miss out on affordable housing advantages. For example an elderly single parent no longer has her children at home so moves from a three bed room house to a two bed room unit not far from her original location. The unit may mean less maintenance and more leisure time and as it has a spare room there is place for grandchildren or a carer to stay.

A family living in an overcrowded dwelling may need a larger accommodation so they transfer or swap to one with another member

of the SouthEast Co-operative or one of the other many co-operatives around the metropolitan area.

The SEHC Member Manual sets out the procedures to make this happen which includes sizable relocation costs reimbursements and fast tracking of applications. Check your manual or contact Joy Haines the SEHC Tenancy Management Officer on 9706 8005.



MEMBER RIGHTS AND RESPONSIBILITIES

SouthEast is currently writing a Services Charter to be adopted by the board. What is a Services Charter? The charter is a way of informing the co-op membership what our standards are. These standards are based on SEHC Principles taken from the International Co-operatives Alliance's Principles and the Public Housing Consumer Services Charter which is based on the principles of, respect, dignity, fairness, participation, flexibility and privacy.

Standards include the way SouthEast responds to members, handle complaints, deals with grievances and more.

Complaints

If the membership has a complaint SouthEast asks they:

- Contact the office and preferably put the matter in writing stating it is a complaint
- Provide the date and times of the circumstances you wish to complain about and
- Specify how they would like to see the complaint resolved.

SEHC WILL:

Confirm in writing the receipt of a complaint within 5 business days.

Attempt to resolve complaints within the shortest possible time frames and if a complaint is not able to be resolved within 20 business days the matter will be escalated to the attention of the board or if greater than 30 ordinary days escalated to the attention of the Victorian Housing Registrar.

SEHC will endeavour to communicate with members in advance of a problem occurring.

Failing this when problems arise SEHC at the earliest possible time will inform members and keep them updated.

If SEHC is found to be responsible SEHC will apologise and offer a reasonable explanation at the earliest possible time and explain what will be done to put things right.

Complaint Referrals

SEHC welcomes information and feedback from customers as it enables the quality of our services to be improved. You have the right to complain about any aspect of the service you are receiving without fear of retribution and can expect complaints to be dealt with properly.

Complaints may be registered verbally or in writing. Assistance to make a complaint in writing may be provided if required.

Assistance with interpreter and translation services may also be provided if required.

Complaint Steps

All staff are empowered to handle complaints in the first instance and it is preferred they are dealt with promptly at the initial point of contact. You may at any time refer your complaint to an external authority or advocacy service.

If you do not feel satisfied with the outcome of this discussion you may contact the SEHC General Manager or use an advocate to negotiate on your behalf.

If you are still not satisfied with the outcome you should then raise the issue with the SEHC Board.

Upon receipt of your complaint, if the complaint cannot be resolved within 5 business days you will receive a written response from SEHC indicating the manner in which your complaint may be dealt with.

In accordance with the Housing Act 1983, if a complaint referred to SEHC by a tenant or applicant is not resolved within 30 days, or you are unsatisfied with the outcome of your complaint, you may refer the complaint to the Housing Registrar for investigation. The Registrar may issue directions to SEHC to take specific actions to resolve the issue, or to minimise the chance of the complaint occurring again. The Registrar can be contacted directly by telephone: 9096 9835 or by email: housingregistrar@dhs.vic.gov.au.

It is your right to be notified of the outcome of your complaint and to be asked by South-east Housing Co-operative for feedback on the complaints procedures.

Contacts

SouthEast Housing Co-operative: 9706 8005

Social Housing

Advocacy and Support Program

- Frankston and Dandenong – Homeground Services: 9537 7888
- Ringwood– Wesley Housing and Support Service: 9879 5344
- Gippsland region

Other contacts/further information

Housing Registrar

Michael Forbes: Manager Regulation
PH 9096 9835
michael.forbes@dhs.vic.gov.au

Housing Appeals and Complaints Management Office

Kevin Thomas: Manager
PH 9096 8811
kevin.thomas@dhs.vic.gov.au

GENERAL MANAGER'S REPORT

What makes co-operatives different?



Much I guess. In other organisations there is a clearly structured hierarchy; the owners appoint a board who employ staff to provide services for a fee. In co-ops the consumers of the services are also the board so there is a far more complex and accountable relationship for everyone, including staff.

The advantage of co-operatives is that they are grounded in their membership rather than having a commercial relationship with customers.

Financial institutions and management consultants often have a differing view. For approximately 15 years co-ops have been in significant decline. The common perception is that they have trouble making informed and objective business decisions. The Department of Human Services and Victorian Government appears at least in part to agree with this; co-operatives are banned from accessing housing growth funds because they are co-operatives.

Logically, companies would be a better option but the co-ops that have converted to companies have rarely blossomed financially as a result. Usually it has resulted in minimal change.

So how do we manage these challenges and our operating environment? Very well I am tempted to say but there are difficulties and far more complexity. Co-ops spend more time communicating and considering their membership which takes time and costs money that could be spent elsewhere.

Currently there is a debate amongst the membership about the nature of dual occupancies possibly occurring at some properties. In other affordable housing agencies there would be no debate, it would be mandated because the owner, in this case

DHS, could do whatever they liked within the law. At SEHC there is a democratic debate about the matter. (The outcome of the matter is a little academic; bar the 10 two bedroom SEHC properties, DHS owns 150 properties and can redevelop and subdivide as they see fit.)

Also, some members are debating the five year leases they recently received and have written in to the agency about the matter. SEHC tenants have security of tenure as per the law & the matter is being examined by the board.

So how do we manage these challenges and our operating environment? SEHC reviews situations, considers regulations, complies with government obligations, strives to continually improve operations and most importantly tries to provide a good affordable housing service so tenants can have a better quality of life.

Stimulus Package

In the last financial year, thanks to the federal government's stimulus package, SEHC spent \$533k extra on maintenance. Affordable housing stock that has been undercapitalized for decades was upgraded. My thanks to the staff who made it all happen. The residents of the units who received the works will be better off for years to come.

Greg Flynn
General Manager

SAVE ON HOT WATER

Here's a tip that makes sense. If you have a thermostatically controlled hot water service why not set it at the temperature you prefer to wash your dishes in. Usually this is the hottest setting for any task in the house including bath, shower and hot water settings for the laundry. This way you won't need to heat water up only to add cold water to cool it down saving energy and money.

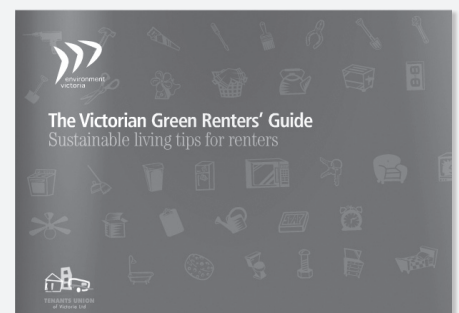


FREE COPIES OF THE RENTERS' GUIDE

Environment Victoria has just done another print run of the Victorian Green Renters' Guide, which is full of tips for renters to make their homes more sustainable. If you would like copies, you can check it online at www.environmentvictoria.org.au/rentersguide.

www.environmentvictoria.org.au/renters has even more online information for renters.

There are also a series of fact sheets, including on heating systems and how to keep warm in winter, online at www.environmentvictoria.org.au/content/act/make-changes-at-home.



A MEMBERS STORY – a contribution from Avril Lockhead

A Note of Appreciation

I first heard about Rental co-ops through a friend who ran a Community Centre. She said “What you need to find is a housing co-op!”

A week later, I read about a local information evening for interested Centrelink beneficiaries.

My son was 14 and my daughter 7. She had been in one Primary School for Grade Prep, and another Primary School for Grade 1.

We were considering moving again, as we were spending 55% of my Sole Parent Benefit on rent, which, with 2 growing children was financially unsustainable.

I go along to the Info evening, and hear that there are 3 houses available. Immediately I apply with supporting documentation and then wait.

Soon, I had a call to come for an interview as a potential Probationary Member.

After the interview, I hold my breath and within 7 days, they call to say we are successful and be allocated one of the vacant homes. :-)

As soon as we get the address, we drive up and down the street, checking out our new neighbourhood and loving it!

Now, over a decade later, I cannot think of any other circumstance which has contributed and changed my family's future so profoundly as becoming a member of the co-op.

During times of financial instability, we are privileged to be so well cared for.

The team at S.E.H.C. persistently goes beyond my expectations and provides not only safe and affordable accommodation, but a well maintained home in which my children have grown up in security, without the concerns of being uprooted again due to unviable rental increases.

My home is one of the prettiest in our street, well loved and tended. I delight in ensuring that I take continue to take practical action around my home and garden as it proudly represents the co-op which has given my family so much more than merely a roof over our heads.

During these years, I have re-educated myself and am full-time employed in a career I love.

My son (now 27) works in a Special Effects design team. His gift on Mother's Day was sharing his excitement as he saw his name, for the first time, on the credits in a movie theatre last week. My daughter (19) is studying at Uni and happily earning a part-time income as a “Check-out chick”.

I ask myself: “Would we have achieved this if these past few years had been consumed by accommodation concerns, educational instability or disabling mental states often exacerbated by severely limited disposable income?”

I can honestly say “No”, none of this would have been achieved.

Clearly, we could not accomplish this on our own.

Every step on the way is built on the solid foundation and the freedoms made available through our membership with the Co-op – and with this in mind please accept my note of profound appreciation.



GREAT GARDENING – a contribution from Avril Lockhead

JUNE

- Cut down chrysanthemums
- Divide, replant herbaceous perennials, apply to beds
- Begin pruning roses
- Prune grapevines and ornamental trees and shrubs
- Move cymbidium orchids into light position as flower spikes develop
- Replant healthy layered pieces of herbs that have died off in the centre
- Plant perennials, roses and bare-rooted (deciduous) trees and shrubs
- Plant strawberries
- This is a great time to reassess the garden to consider which plants need to be moved; altered or improved
- Prune wisteria for better flowering
- Plant bare-rooted trees and shrubs
- Prune topiary plants to maintain shape and style
- Prune hydrangeas
- Potted cyclamen should be placed outdoors overnight

JULY

- Prune fruit trees
- Thin Climbing roses as needed
- Don't be fooled by plentiful rainfall – container plants still need extra watering
- Prune hybrid tea, floribunda and David Austin English roses
- Take stock of your garden equipment – clean, oil and rub handles with linseed oil, service the lawnmower
- Cut back spent Banksia epacris blooms
- Break up and replant chives
- Take hardwood cuttings of shrubs
- Watch for snails after rain

AUGUST

- Feed lawns
- Groom succulents, removing dead leaves
- Cut back native shrubs as they finish
- Prune fuchsias
- Prune geraniums / pelargoniums
- Top up the soil in potted ferns, palms etc
- Prune weeping cherries
- Feed spring annuals with soluble fertilizer
- Sow seedlings of aquilegia, foxgloves, snapdragon, sweet William and stocks
- Plant summer-flowering bulbs
- Take cuttings from base of chrysanthemums and dahlias



FOR THE RECIPE BOOK – Garlic Chilli Prawns

INGREDIENTS (SERVES 4)

- 100g butter, chopped
- 2 tablespoons olive oil
- 3 garlic cloves, thinly sliced
- 3 red cayenne chillies, thinly sliced or chilli paste
- 1kg medium green king prawns, peeled (tails intact), deveined
- 1 medium tomato, deseeded, finely chopped
- 2 tablespoons chopped fresh flat-leaf parsley leaves
- crusty bread and lemon wedges, to serve

METHOD

1. Melt butter and oil in a large, deep frying pan over medium-high heat. Add garlic and chilli. Cook, stirring, for 1 minute or until fragrant. Add prawns & cook, stirring occasionally, for 2 to 3 minutes or until prawns are pink.
2. Stir in tomato and parsley, cook for another minute or two. Serve with crusty bread and lemon wedges.

The recipe can be adapted: butter, olive oil, parsley & bread can be replaced with cooking oil, coriander & rice to give the dish an Asian flavour.



ON BEING A SURVEY WINNER

Every year SouthEast gathers member's feelings about satisfaction levels related to the main areas of service delivery and the ability of SouthEast to listen to and respond appropriately to its members. The results are summarised so no individual can be identified and passed on to staff, board and to the Housing Registrar so SouthEast can improve its services to its members.

Of the 160 surveys sent usually only about 40 to 50 are ever returned so to ensure all members have an opportunity to say how they feel SouthEast has made it possible to do a survey at any time on the SEHC website www.sehc.org.au as well as via the annual survey mail out. To encourage members to participate Coles Myer vouchers to the value of \$20 are offered as prizes for every survey returned on time and this year eleven lucky winners were chosen at the last member meeting.

So, you could be one of the next winners and we look forward to receiving your feedback.